

**Information to identify the case:**

Debtor 1	<b>Daniel Bnejamin Vaughn</b>	Social Security number or ITIN	<b>xxx-xx-8318</b>
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2 (Spouse, if filing)	<b>Carie Lauren Vaughn</b>	Social Security number or ITIN	<b>xxx-xx-4285</b>
	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>9/26/16</b>	
Case number: <b>16-28490 KRA</b>			

Official Form 309I (12/15)

**Notice of Chapter 13 Bankruptcy Case**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Daniel Bnejamin Vaughn	Carie Lauren Vaughn
<b>2. All other names used in the last 8 years</b>	aka Dan Vaughn	aka Carie Cox Vaughn, aka Carie Lauren Cox, aka Carie Cox, aka Carie Gunter
<b>3. Address</b>	1457 Archmore Loop Springville, UT 84663	1457 Archmore Loop Springville, UT 84663
<b>4. Debtor's attorney</b> Name and address	Steven M. Rogers Rogers & Russell 519 West State Street Suite 103 Pleasant Grove, UT 84062	Contact phone 801-899-6064  Email: <a href="mailto:srogers@roruss.com">srogers@roruss.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>Nov. 4, 2016 at 9:00 AM</b>  Location: <b>405 South Main Street, Suite 250, Salt Lake City, UT 84111</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> <b>1/3/17</b>  <b>Filing deadline:</b> <b>2/2/17</b>  <b>Filing deadline:</b> <b>3/27/17</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>9. Filing of plan and confirmation hearing on docket</b>  <b>Objections to Confirmation</b>	The debtor has filed a plan. The hearing on confirmation will be held on: <b>12/13/16 at 01:00 PM</b> Location: <b>U.S. Bankruptcy Court, Rm 376, 350 South Main Street, Salt Lake City, UT 84101</b>  Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Daniel Bnejamin Vaughn  
 Carie Lauren Vaughn  
 Debtors

Case No. 16-28490-KRA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: jtt  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 93

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.  
 db/jdb

+Daniel Bnejamin Vaughn, Carie Lauren Vaughn, 1457 Archmore Loop,  
 Springville, UT 84663-3504

10393983 +AIM Gymnastics Center, 416 S Western Ave # B, Moses Lake, WA 98837-3955

10393988 +ACCESS Financial Corporation, 7755 Montgomery Road, Suite 400, Cincinnati, OH 45236-4197

10393980 +Acceptance Now, 40 East University Parkway, Orem, UT 84058-7684

10393985 +Alterra Pest Control, 3568 W. 900 S. #A, Salt Lake City, UT 84104-4529

10393986 +American Fork Hospital, 170 North 1100 East, American Fork, UT 84003-2961

10393987 +Aspen Dermatology, PLLC, 114 East 800 North, Spanish Fork, UT 84660-1209

10393990 Blue Rock Medical Group, 3152 N University Ave, Randolph, UT 84064

10393992 +Canyon View Medical Group, 325 W. Center, Spanish Fork, UT 84660-2060

10393993 +Cascade Family Dental, 1795 W 500 S, Springville, UT 84663-3186

10393994 +Central Utah Clinic, PO Box 27928, Salt Lake City, UT 84127-0928

10393996 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003

10394000 +City of Provo - Utility, 351 W. Center Street, Provo, UT 84601-4338

10394003 +Clark County Collection Service LLC, 8860 West Sunset Road, Suite 100,  
 Las Vegas, NV 89148-4899

10394004 +Comcast Cable, Attn: Bankruptcy Department, PO Box 6505, Chelmsford, MA 01824-0905

10394005 +Constable John A. Sindt, 47 E. Fort Union Blvd #201, Midvale, UT 84047-5507

10394008 +Dr. Darrin F. Hansen MD, 74 E. 11800 S #360, Draper, UT 84020-5006

10394011 EMI Health, 852 S. Arrowhead Ln., Murray, UT 84107

10394013 +ERC, PO Box 57547, Jacksonville, FL 32241-7547

10394009 +Eagle Mountain City - Utility, 1650 E. Stagecoach Run, Eagle Mountain, UT 84005-5350

10394010 Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727

10394012 +Equidata, 724 Thimble Shoals Blvd., Newport News, VA 23606-2574

10394015 +Federal Loan Servicing Credit, PO BOX 60610, Harrisburg, PA 17106-0610

10394016 +First National Collection Bureau, Inc, 610 Waltham Way, Sparks, NV 89434-6695

10394018 +Full Circle Storage, 980 S. 50 W., Springville, UT 84663-2432

10394019 +Grove Counseling Center, 555 S. State St., Ste. 210, Orem, UT 84058-6371

10394021 +HLS of Nevada, LLC, 6767 Tropicana Ave STE 1, Las Vegas, NV 89103-4755

10394020 +Health Plus Clinic, 376 E. 400 S., Springville, UT 84663-1977

10394022 Intermountain Healthcare, PO Box 410400, Salt Lake City, UT 84141-0400

10394023 +Intermountain Medical Group, PO Box 27128, Salt Lake City, UT 84127-0128

10394026 +Living Scriptures, P.O. Box 3952, Ogden, UT 84409-1952

10394027 Lone Peak Pediatrics, 1888 W 800 N St., American Fork, UT 84003

10394029 +Moses Lake Clinic, 801 E. Wheeler Rd. NE, Moses Lake, WA 98837-1820

10394031 +Mountain Medical Physician Specialist, Dept 340 PO Box 30015, Salt Lake City, UT 84130-0015

10394039 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400

10394037 +Neurological Associates, 41 North 400 West, Payson, UT 84651-2021

10394041 +Ole Towne Apartments, 1607 College Dr., Baton Rouge, LA 70808-1321

10394042 +Optimum Outcomes, 2651 Warrenville Rd, Suite 500, Downers Grove, IL 60515-5559

10394043 +Our Lady of the Lake Reginal Medical Ctr, 5000 Hennessy Blvd, Baton Rouge, LA 70808-4375

10394044 +Outsource Receivables Management, 372 24th St # 300, Ogden, UT 84401-1438

10394045 +Patrician Management, 8027 Jefferson Highway, Baton Rouge, LA 70809-7651

10394046 +Payliance, 3 Easton Oval STE 210, Columbus, OH 43219-6011

10394047 +Pediatric Dental Care, 497 N Main St., Spanish Fork, UT 84660-3002

10394048 +Pelican State Credit Union, 3232 S. Sherwood Forest Blvd., Baton Rouge, LA 70816-2218

10394049 +Pinnacle Credit Services, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045

10394050 Questar Gas, PO Box 45841, Salt Lake City, UT 84139-0001

10394052 Rainbow Credit Center, 4637 Government St., Baton Rouge, LA 70806

10394053 +Raymond & Elaine Heirtzler, 1775 S. 400 E., Springville, UT 84663-2639

10394054 Revere Health, PO Box 27928, Salt Lake City, UT 84127-0928

10394055 +Riverwoods Billing, 3152 N University Ave, Suite 100, Provo, UT 84604-4746

10394061 ++SUMMERHAYS MUSIC CENTER, 5420 GREEN ST, MURRAY UT 84123-5698  
 (address filed with court: Summerhays Music, 5420 South Green Street,  
 Salt Lake City, UT 84123)

10394056 +Samaritan Hospital, 801 E. Wheeler Rd. NE, Moses Lake, WA 98837-1899

10394058 +South Valley Surgical Associates, 9720 S. 1300 E., Sandy, UT 84094-3712

10394059 +Springville City Library, 45 S. Main St., Springville, UT 84663-1359

10394060 #Stellar Recovery, Inc., 1327 Highway 2 W, Suite 100, Kalispell, MT 59901-3413

10394062 +Timpanogos Women's Center, Calley Obstetrics & Gynecology, 1886 W 800 N,  
 Pleasant Grove, UT 84062-4097

10394063 +Transfinancial Company, 7922 Picardy Ave, Baton Rouge, LA 70809-3535

10394065 #Utah Pathology Service, P.O. Box 30309, Charleston, SC 29417-0309

10394067 +Utah Valley Emergency Physicians Inc, PO Box 10, Spanish Fork, UT 84660-0010

10394068 +Utah Valley University - Collections, 800 W. University Pkwy., Orem, UT 84058-6703

10394069 +Wenatchee Valley Medical Center, 820 N Chelan Ave., Wenatchee, WA 98801-2028

10394070 +YBUY Financial, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114

District/off: 1088-2

User: jtt  
Form ID: 309I

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Total Noticed: 93

Date Rcvd: Oct 05, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: srogers@roruss.com Oct 06 2016 02:53:46 Steven M. Rogers, Rogers & Russell,  
519 West State Street, Suite 103, Pleasant Grove, UT 84062  
tr +E-mail/Text: bnc@chl3ut.org Oct 06 2016 02:56:38 Lon Jenkins tr, 405 South Main Street,  
Suite 600, Salt Lake City, UT 84111-3408  
10393981 +EDI: AFNIRECOVERY.COM Oct 06 2016 02:13:00 AFNI, Inc., PO Box 3097,  
Bloomington, IL 61702-3097  
10393982 +EDI: AFNIRECOVERY.COM Oct 06 2016 02:13:00 AFNI, Inc., PO Box 3427,  
Bloomington, IL 61702-3427  
10393984 EDI: ALLIANCEONE.COM Oct 06 2016 02:03:00 Alliance One Receivables Management,  
PO Box 3111, Southeastern, PA 19398-3111  
10393991 E-mail/Text: banko@bonncoll.com Oct 06 2016 02:56:09 Bonneville Billing & Collections,  
PO Box 150621, Ogden, UT 84415-0621  
10393995 E-mail/Text: bklaw@centurylink.com Oct 06 2016 02:55:18 Century Link, Po Box 29040,  
Phoenix, AZ 85038-9040  
10393997 EDI: CHASE.COM Oct 06 2016 02:13:00 Chase Bank, Cardmember Services, Po Box 94014,  
Palatine, IL 60094-4014  
10393998 +Fax: 614-760-4092 Oct 06 2016 03:50:45 Check Smart, 6785 Bobcat Way, Suite 200,  
Dublin, OH 43016-1443  
10393999 +EDI: CHRM.COM Oct 06 2016 02:13:00 Chrysler Capital, P.O. Box 961275,  
Fort Worth, TX 76161-0275  
10394001 +E-mail/Text: cstone@spanishfork.org Oct 06 2016 02:56:51 City of Spanish Fork,  
40 S. Main Street, Spanish Fork, UT 84660-2031  
10394002 +E-mail/Text: dweight@springville.org Oct 06 2016 02:56:03 City of Springville,  
110 South Main Street, Springville, UT 84663-1399  
10394006 EDI: DIRECTV.COM Oct 06 2016 02:13:00 Direct TV, Attn Bankruptcies, PO Box 6550,  
Greenwood Village, CO 80155-6550  
10394007 +E-mail/Text: compliance@dontbebroke.com Oct 06 2016 02:57:03 Dollar Loan Center,  
8860 West Sunset Road, Las Vegas, NV 89148-4898  
10394014 +E-mail/Text: bankruptcy@expressrecovery.com Oct 06 2016 02:54:48 Express Recovery Services,  
PO Box 26415, Salt Lake City, UT 84126-0415  
10394017 EDI: AMINFOFP.COM Oct 06 2016 02:13:00 First Premier Bank, PO Box 5524,  
Sioux Falls, SD 57117-5524  
10394024 +EDI: IRS.COM Oct 06 2016 02:13:00 IRS, Centralized Insolvency Unit, PO Box 7346,  
Philadelphia, PA 19101-7346  
10394025 EDI: JEFFERSONCAP.COM Oct 06 2016 02:13:00 Jefferson Capital Systems LLC, PO Box 7999,  
Saint Cloud, MN 56302-9617  
10394028 +EDI: RESURGENT.COM Oct 06 2016 02:13:00 LVNV Funding, LLC, PO Box 10497,  
Greenville, SC 29603-0497  
10394030 E-mail/Text: jlothrop@macu.com Oct 06 2016 02:54:43 Mountain America Credit Union,  
735 S. State St. #300, Salt Lake City, UT 84111-3821  
10394032 E-mail/Text: nparsons@abeomed.com Oct 06 2016 02:55:14 Mountain View Anesthesia, Inc.,  
PO Box 3750, Salt Lake City, UT 84110-3750  
10394033 +EDI: HCA2.COM Oct 06 2016 02:13:00 Mountain View Hospital, 1000 East 100 North,  
Payson, UT 84651-1600  
10394034 +E-mail/Text: wendy@mountainlandcollections.com Oct 06 2016 02:56:15  
Mountainland Collections, PO Box 1280, American Fork, UT 84003-6280  
10394035 +E-mail/Text: bkclerk@north-american-recovery.com Oct 06 2016 02:55:24 NAR,  
1600 West 2200 South, Suite 410, Salt Lake City, UT 84119-7240  
10394036 +E-mail/Text: bankruptcydepartment@tsico.com Oct 06 2016 02:56:22 NCO Financial Systems,  
9180 West Barnes Drive, Boise, ID 83709-1552  
10394038 +E-mail/Text: bkclerk@north-american-recovery.com Oct 06 2016 02:55:24  
North American Recovery, 1600 W. 2200 S. STE 410, West Valley City, UT 84119-7240  
10394040 +E-mail/Text: orsbankruptcy@utah.gov Oct 06 2016 02:56:59 Office of Recovery Services,  
PO Box 45011, Salt Lake City, UT 84145-0011  
10394051 E-mail/Text: bklaw@centurylink.com Oct 06 2016 02:56:44 Qwest, PO Box 29040,  
Phoenix, AZ 85038-9040  
10394057 +E-mail/Text: bcreech@scacollections.com Oct 06 2016 02:55:40 SCA Collections, PO Box 876,  
Greenville, NC 27835-0876  
10394064 EDI: USBANKARS.COM Oct 06 2016 02:13:00 US Bank, PO Box 5229, Cincinnati, OH 45201  
10394066 +EDI: UTAHTAXCOMM.COM Oct 06 2016 02:03:00 Utah State Tax Commission, BK Unit,  
210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10393989 ##+Bennett Law PLLC, 10542 South Jordan Gateway, Suite 200, South Jordan, UT 84095-4182

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: jtt  
Form ID: 309I

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Total Noticed: 93

Date Rcvd: Oct 05, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2016 at the address(es) listed below:

Lon Jenkins tr ecfmail@ch13ut.org, lneebling@ch13ut.org  
Steven M. Rogers on behalf of Joint Debtor Carie Lauren Vaughn srogers@roruss.com,  
nrussell@roruss.com;rorusslaw@gmail.com  
Steven M. Rogers on behalf of Debtor Daniel Bnejamin Vaughn srogers@roruss.com,  
nrussell@roruss.com;rorusslaw@gmail.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4